

Information to identify the case:

Debtor 1:	Heather M Pizza	Social Security number or ITIN:	xxx-xx-1466
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 6/5/18
Case number:	18-21421-MBK	Date case converted to chapter:	7 6/24/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Heather M Pizza	
2. All other names used in the last 8 years	fka Heather Novak	
3. Address	1756 West McGalliard Avenue Hamilton, NJ 08610	
4. Debtor's attorney Name and address	John Zimnis Law Offices of Peter E. Zimnis 1245 Whitehorse-Mercerville Road Suite 412 Trenton, NJ 08619	Contact phone 609-581-9353
5. Bankruptcy trustee Name and address	Bunce Atkinson Atkinson & DeBartolo 2 Bridge Ave., PO Box 8415 Bldg. 2, 3rd Floor Red Bank, NJ 07701	Contact phone (732) 530-5300

For more information, see page 2 >

Debtor **Heather M Pizza**

Case number **18-21421-MBK**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 6/24/19
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7. Meeting of creditors	July 24, 2019 at 12:30 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 9/23/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
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	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Heather M Pizza
 Debtor

Case No. 18-21421-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 30

Date Rcvd: Jun 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2019.

db +Heather M Pizza, 1756 West McGalliard Avenue, Hamilton, NJ 08610-3244
 517574548 +BCA Financial Services, 18001 Old Cutler Road, Suite 462, Re: RWJ Hospital,
 Miami, FL 33157-6437
 517574551 +Di Tech, 2100 E. Elliot Road, Building 94, Tempe, AZ 85284-1806
 517574554 +Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Di Tech,
 Philadelphia, PA 19106-1541
 517574555 +Lab Corp., PO Box 2240, Burlington, NC 27216-2240
 517574556 +Lenox Socey Wilgus, Re: American Trading; DC 439-16, 136 Franklin Corner Road, Suite 110,
 Lawrence, NJ 08648-2586
 518297803 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708
 518297804 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619, MTGLQ Investors, LP, c/o Rushmore Loan Management Services 92619-2708
 517574558 +Mullooly Jeffrey & Ronney, PO Box 9036, Re: Bank of America; DC 796-18,
 Syosset, NY 11791-9036
 517574559 +Pressler & Pressler, 7 Entin Road, Re: Midland Funding; GEMB/GAP;, DC 3117-18,
 Parsippany, NJ 07054-5020
 517574562 +SLS, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 517615885 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: njbankruptcy@aol.com Jun 25 2019 00:18:00 John Zimnis,
 Law Offices of Peter E. Zimnis, 1245 Whitehorse-Mercerville Road, Suite 412,
 Trenton, NJ 08619
 tr +EDI: BBDATKINSON Jun 25 2019 03:48:00 Bunce Atkinson, Atkinson & DeBartolo,
 2 Bridge Ave., PO Box 8415, Bldg. 2, 3rd Floor, Red Bank, NJ 07701-8415
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 25 2019 00:19:30 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 25 2019 00:19:26 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517574547 EDI: BANKAMER.COM Jun 25 2019 03:48:00 Bank of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 517574549 +EDI: CAPITALONE.COM Jun 25 2019 03:48:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517671228 EDI: CAPITALONE.COM Jun 25 2019 03:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 517574550 +EDI: CHRM.COM Jun 25 2019 03:48:00 Chrysler Capital, PO Box 961275,
 Fort Worth, TX 76161-0275
 517574552 +EDI: DISCOVER.COM Jun 25 2019 03:48:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 517699031 E-mail/Text: bankruptcy.bnc@ditech.com Jun 25 2019 00:18:55 Ditech Financial LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 517574553 +EDI: RMSC.COM Jun 25 2019 03:48:00 GEMB/GAP, PO Box 103104, Roswell, GA 30076-9104
 517574557 +EDI: MID8.COM Jun 25 2019 03:48:00 Midland Credit Mngmt, Re: Synchb/Gap,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 517574560 +EDI: RMCB.COM Jun 25 2019 03:48:00 Retrieval Masters Creditors Bureau, Re: Lab Corp,
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
 517574561 +E-mail/Text: rwjebn@rwjbh.org Jun 25 2019 00:20:36 Robert Wood Johnson Hospital,
 One Hamilton Health Pl., Attn: Patient Accounts, Trenton, NJ 08690-3599
 517693451 +EDI: CHRM.COM Jun 25 2019 03:48:00 Santander Consumer USA Inc. d/b/a/ Chrysler Capita,
 P.O. BOX 961275, FORT WORTH, TX 76161-0275
 517874151 +E-mail/Text: bkteam@selenefinance.com Jun 25 2019 00:18:34 Selene Finance LP,
 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
 517874152 +E-mail/Text: bkteam@selenefinance.com Jun 25 2019 00:18:34 Selene Finance LP,
 9990 Richmond Ave, Suite 400 South, Houston, TX 77042, Selene Finance LP,
 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
 517576007 +EDI: RMSC.COM Jun 25 2019 03:48:00 Synchro Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 30

Date Rcvd: Jun 24, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2019 at the address(es) listed below:
NONE.

TOTAL: 0